America

Company Tracking Number: IMMED-02 ET AL

TOI: A051 Individual Annuities - Immediate Non- Sub-TOI: A051.000 Annuities - Immediate Non-variable

Variable

Product Name: Immediate Income App Filing IMMED-02

Project Name/Number: Immediate Income App Filing IMMED-02/Immediate Income App Filing IMMED-02

## Filing at a Glance

Company: Allianz Life Insurance Company of North America

Product Name: Immediate Income App Filing SERFF Tr Num: ALLD-125992781 State: ArkansasLH

IMMED-02

TOI: A05I Individual Annuities- Immediate Non- SERFF Status: Closed State Tr Num: 41376

Variable

Sub-TOI: A05I.000 Annuities - Immediate Non- Co Tr Num: IMMED-02 ET AL State Status: Approved-Closed

variable

Filing Type: Form Co Status: Reviewer(s): Linda Bird

Authors: Mary Peterson, Patricia

Evans

Date Submitted: 01/16/2009 Disposition Status: Approved

Disposition Date: 01/22/2009

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

#### **General Information**

Project Name: Immediate Income App Filing IMMED-02 Status of Filing in Domicile: Pending

Project Number: Immediate Income App Filing IMMED-02

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Filing Status Changed: 01/22/2009

State Status Changed: 01/22/2009 Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Re: Allianz Life Insurance Company of North America/ NAIC # 90611 / FEIN #41-1366075

Individual Immediate Annuity Application Filing – IMMED-02

America

Company Tracking Number: IMMED-02 ET AL

TOI: A051 Individual Annuities - Immediate Non-Sub-TOI: A051.000 Annuities - Immediate Non-variable

Variable

Product Name: Immediate Income App Filing IMMED-02

Project Name/Number: Immediate Income App Filing IMMED-02/Immediate Income App Filing IMMED-02

The following form is attached for your review.

IMMED-02 Immediate Annuity Application

The above referenced form is new and may be used with approved and other forms approved in the future. The contract form(s) affiliated with this application will be sold through independently licensed agents and/or brokers in all markets. This form is being filed concurrently in Minnesota, our state of domicile. The effective date will be determined by your approval.

The form is submitted in final printed format except for slight font and formatting variations that may occur due to Allianz Life product printer configurations. Allianz Life takes care to assure that printer-based variations are minimized; however, should changes occur, such changes will not alter the content or meaning of any approved form.

The purpose of this filing is to allow more flexibility, regarding products and optional benefits, than the previously submitted and approved application. We certify that the only difference between this application and the application previously approved on 4/30/08, is added variability. A revised Statement of Variability is included in this submission. Initially we intend to introduce the Income Provider immediate annuity and Liquidity Rider, optional benefit.

Application IMMED-02 is an application used for immediate annuities.

Thank you for your consideration of this filing. If you have any questions, or if you need additional information to complete your review, please call me at 800.328.5601, extension 47135, send a fax to me at 763.765.6306, or send a note electronically to me at patricia.evans@Allianzlife.com.

## **Company and Contact**

**Filing Contact Information** 

Patricia Evans, Compliance Analyst

Patricia.Evans@Allianzlife.com

5701 Golden Hills Drive

(763) 765-7135 [Phone]

Minneapolic, MN 55416

(763) 765-6306[FAX]

SERFF Tracking Number: ALLD-125992781 State: Arkansas 41376

Filing Company: State Tracking Number: Allianz Life Insurance Company of North

America

Company Tracking Number: IMMED-02 ET AL

TOI: A05I Individual Annuities- Immediate Non-Sub-TOI: A05I.000 Annuities - Immediate Non-variable

Variable

Immediate Income App Filing IMMED-02 Product Name:

Project Name/Number: Immediate Income App Filing IMMED-02/Immediate Income App Filing IMMED-02

**Filing Company Information** 

Allianz Life Insurance Company of North CoCode: 90611 State of Domicile: Minnesota

America

5701 Golden Hills Drive Group Code: 761 Company Type: 04 State ID Number: Minneapolis, MN 55416-1297 Group Name:

(800) 328-5601 ext. [Phone] FEIN Number: 41-1366075

SERFF Tracking Number: ALLD-125992781 State: Arkansas 41376

State Tracking Number: Filing Company: Allianz Life Insurance Company of North

America

Company Tracking Number: IMMED-02 ET AL

TOI: A05I Individual Annuities- Immediate Non-Sub-TOI: A05I.000 Annuities - Immediate Non-variable

Variable

Immediate Income App Filing IMMED-02 Product Name:

Project Name/Number: Immediate Income App Filing IMMED-02/Immediate Income App Filing IMMED-02

### **Filing Fees**

Fee Required? Yes \$75.00 Fee Amount: Retaliatory? Yes

Fee Explanation: Retaliatory fee is greater than state fee of \$20.00

Per Company: No

**COMPANY AMOUNT** DATE PROCESSED TRANSACTION #

Allianz Life Insurance Company of North \$75.00 25080137 01/16/2009

America

America

Company Tracking Number: IMMED-02 ET AL

TOI: A05I Individual Annuities- Immediate Non- Sub-TOI: A05I.000 Annuities - Immediate Non-variable

Variable

Product Name: Immediate Income App Filing IMMED-02

Project Name/Number: Immediate Income App Filing IMMED-02/Immediate Income App Filing IMMED-02

# **Correspondence Summary**

### **Dispositions**

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	01/22/2009	01/22/2009

America

Company Tracking Number: IMMED-02 ET AL

TOI: A05I Individual Annuities- Immediate Non- Sub-TOI: A05I.000 Annuities - Immediate Non-variable

Variable

Product Name: Immediate Income App Filing IMMED-02

Project Name/Number: Immediate Income App Filing IMMED-02/Immediate Income App Filing IMMED-02

## **Disposition**

Disposition Date: 01/22/2009

Implementation Date: Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: ALLD-125992781 State: Arkansas

Filing Company: Allianz Life Insurance Company of North

State Tracking Number:

41376

America

Company Tracking Number: IMMED-02 ET AL

TOI: A051 Individual Annuities - Immediate Non- Sub-TOI: A051.000 Annuities - Immediate Non-variable

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Immediate Income Application		Yes

America

Company Tracking Number: IMMED-02 ET AL

TOI: A051 Individual Annuities - Immediate Non- Sub-TOI: A051.000 Annuities - Immediate Non-variable

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### **Form Schedule**

**Lead Form Number: IMMED-02** 

Review	Form	Form Type Form Name	Action	Action Specific	Readability	Attachment
Status	Number			Data		
	IMMED-02	Application/Immediate Income	Initial		50	IMMED-
		Enrollment Application				02.pdf
		Form				

Allianz Life Insurance Company of North America
[5701 Golden Hills Drive



Minneapolis, MN 55416-1297] [Single premium immediate annuity series – or – marketing name of immediate annuity(ies)] 1. Contract owner information Select one ☐ Individual **Joint** Trust Social Security number or Tax ID Name (first, middle, last or trust name) Suffix Are you a U.S. Citizen? Date of birth (mm/dd/yyyy) ☐ Male ☐ Female Yes No (If no, need W8-BEN) Street address (required) City State ZIP code Mailing address, if different than street address City State ZIP code Telephone number – primary Telephone number - secondary If a trust is named, provide trustee's first/last or full legal name (If trust is owner, please complete the Trustee Date of trust Representation Form) Joint owner information, if selected above (must be an individual) Social Security number or Tax ID Name (first, middle, last) Suffix Date of birth (mm/dd/yyyy) ☐ Male Are you a U.S. Citizen? ☐ Female Yes No (If no, need W8-BEN) Street address (required) City State ZIP code Mailing address, if different than street address City State ZIP code Relationship to owner Annuitant information, if other than owner or if owner is not individual Social Security number or Tax ID Name (first, middle, last) Suffix Date of birth (mm/dd/yyyy) ☐ Male Are you a U.S. Citizen? ☐ Female ☐ Yes ☐ No (If no, need W8-BEN) Mailing address City State ZIP code

[Arizona: You may return your contract within 20 days or within 30 days if you are age 65 or older on the date of the application, if you are dissatisfied for any reason. You may return your contract to your agent or our home office. We will void this contract and mail a refund of any premium you paid within 10 days of receipt of your returned contract. On written request, we are required to provide you, within a reasonable time, reasonable factual information regarding the benefits and provisions of this annuity contract.]

Relationship to owner

2. Beneficiary designation (Own	ner/joint owner canr	not be a b	eneficiary)			
☐ Primary ☐ Contingent	Percentage	Socia	al Security number or T	ax/Employer ID		
If the primary beneficiary is a trust or co	orporation, please check t tion	he appropri	ate box			
If beneficiary is a trust, is the trust	Revocable Irrevo	ocable	Date of trust (require	ed)		
Name (first, middle, last or trust/corpora	ite/custodian name)		Suffix			
Relationship to owner			1			
☐ Primary ☐ Contingent	Percentage	Social S	Security number or Tax	/Employer ID		
If the primary beneficiary is a trust or confidence in Individual Trust Corpora		he appropri	ate box			
If beneficiary is a trust, is the trust	Revocable Irrevo	ocable	Date of trust (require	ed)		
Name (first, middle, last or trust/corpora	ite/custodian name)		Suffix			
Relationship to owner			1			
Primary Contingent Percentage Social			Security number or Tax	/Employer ID		
If the primary beneficiary is a trust or co		he appropri	ate box			
If beneficiary is a trust, is the trust Revocable Irrevocable Date of trust (required)						
Name (first, middle, last)			Suffix			
Relationship to owner						
(If more than three beneficiaries, attach a list signed by owner(s) containing all of the above information for each additional beneficiary.)						
3. Plan specifics (This section mus	t be completed to indicate	how this co	ontract should be issued	1.)		
[Available for the [Allianz Income Provider, Allianz Income Builder, and Allianz Income Legacy] contracts]    Nonqualified   Qualified     Other   Roth IRA   SEP IRA   Simple IRA   Other   O						
[If 1035 exchange or tax-qualified trans	fer, include the Authoriza	tion to Trans	sfer Funds Form (S205	6).]		
4. Purchase payment (This section						
Cash submitted with application \$	Estimated transfer \$	Estimated transfer/rollover/1035 amount Agent-ordered funds (estimated the state of				

<b>5.</b> Annuity Product[s (Please choose one; check optional ride	ers desired) (Products may not be available in all states)]
[	☐ [Allianz Income Legacy] Annuity (complete Sections 7 & 10)
☐ [Allianz Income Provider] Annuity (complete Sections 6 & 10)	<ul><li>Liquidity Rider [may not be purchased with funds from a qualified plan]</li></ul>
<ul><li>Liquidity Rider [may not be purchased with funds from a qualified plan]</li></ul>	☐ Index Allocation Rider (complete Section 9) ]
☐ [Allianz Income Builder] Annuity (complete Sections 6, 9 & 10)	
☐ Liquidity Rider [may not be purchased with funds from a	
qualified plan]	
6. [Allianz Income Provider and Allianz Income Builder] Ann (Products may not be available in all states)	nuity Option selection
Proof of age is required for all Options except Option A.	
For proof of age, attach a copy of birth certificate, passport or driver's I	icense for the annuitant(s).
[If the Liquidity Rider is not selected (select one)	If the Liquidity Rider <u>is</u> selected (select one)]
Option A Installments for a Guaranteed Period	Option C Installments for Life with a Guaranteed Period
Select a Guaranteed Period from 5 to 30 years	Select a Guaranteed Period from 10 to 30 years
Option B Installments for Life	Option D Joint and Survivor with a Guaranteed Period
Option C Installments for Life with a Guaranteed Period	Select a Guaranteed Period from 10 to 30 years
Select a Guaranteed Period from 5 to 30 years	Option L Installments for Life with Return of Premium as Annuity Payments
Option D Joint and Survivor with a Guaranteed Period	Option M Joint and Survivor with Return of Premium as Annuity
Select a Guaranteed Period from 5 to 30 years	Payments
Option E Joint and Survivor Annuity	Option N Installments for Life with Return of Premium as a Single
	Payment
Option F Joint and 2/3 Survivor Annuity	Option O Joint and Survivor with Return of Premium as a Single
Option G Joint and 50% Survivor Annuity	Payment]
<u> </u>	
<ul> <li>Option L Installments for Life with Return of Premium as Annuity</li> <li>Payments</li> </ul>	
<ul> <li>Option M Joint and Survivor with Return of Premium as Annuity</li> </ul>	
Payments	
Option N Installments for Life with Return of Premium as a Single	
Payment  Option Option Option and Supriver with Peturn of Promium as a Single	
<ul> <li>Option O Joint and Survivor with Return of Premium as a Single</li> <li>Payment</li> </ul>	
, aymon	
[7. [Allianz Income Legacy] Annuity Option selection (Produ	ıcts may not be available in all states)
Proof of age is required for all Options.	
For proof of age, attach a copy of birth certificate, passport or driver's I [The [Allianz Income Legacy] Annuity may not be purchased with funds from	
Option P Installments for Life with Guaranteed Return of	Option Q Joint and Survivor with Guaranteed Return of
Premium as a Single Payment	Premium as a Single Payment
☐ [50% Return of Premium]	☐ [50% Return of Premium]
[25% Return of Premium]	[25% Return of Premium]
[10% Return of Premium]	☐ [10% Return of Premium] ]

(Cor For	nplete proof	for Joint and S of age, attach a	information urvivor annuity options D,E,F,G,I copy of the joint annuitant's birt	M,[O,& Q]) h certificate, passport, or	driver's	license	).			
lax	ID or S	Social Security nu	ımber							
Nam	e (first	t, middle, last)							Suffix	(
Maili	ng add	dress							·	
City						State		ZIP code		
	Male	Female	Date of birth (mm/dd/yyyy)	Relationship to owner				Are you a U		zen? (If no, need W8-BEN)
[ [0]	Inda	ov Allogation	Didor (Ontion may not be	vuoilabla in all statas)						
Sele whe	ect up re app %. If Naso	to a maximum plicable and the [any one of the daq-100®]	Rider (Option may not be a of [10] allocations and associate Allocation Percentage for each options that include the CPI-U	ed crediting methods from allocation. The Allocation	n Perce t option	entages is sele S&P 50	s must be in v cted, 100% a 0 <b>0</b> ®]	vhole numbe llocation is r	rs only equired	and must total
	% %	6 Annual Point t 6 Annual Point t 6 Monthly Sum] 6 Monthly Avera	o Point]			% A % N % N	nnual Point to nnual Point to lonthly Sum] lonthly Avera	o Point]		
<ul> <li>Nasdaq-100® (100% allocation is required)]</li> <li>Mannual Point-to-Point w/cap or CPI-U Rate Guarantee]</li> <li>Monthly Sum or CPI-U Rate Guarantee]</li> <li>Monthly Average or CPI-U Rate Guarantee]</li> </ul>		<ul> <li>S&amp;P 500® (100% allocation is required)]</li> <li>% Annual Point-to-Point w/cap or CPI-U Rate Guarantee]</li> <li>% Annual Point-to-Point or CPI-U Rate Guarantee]</li> <li>Monthly Sum or CPI-U Rate Guarantee]</li> <li>Monthly Average or CPI-U Rate Guarantee]</li> </ul>								
[ <u> </u>	%	i <b>ded</b> ] 5 Annual Point t 5 Annual Point t			[ <u> </u>	ixed I	Rate (100% al nterest (1009 6	% allocation	is rec	
[ <u></u>	%	6 Annual Point-t	ocation is required)] to-Point w/cap or CPI-U Rate G to-Point or CPI-U Rate Guarant			[27	o [_]3 <i>7</i> 0 [_]4	· 76 [_]3 76[_	J0 70] <b>J</b>	
[10]	l. Pay	ment mode (	choose only one)							
	Montl	hlv $\square$ Ouart	erly Semiannually A	Annually						
		•	nt must begin within 12 months	•						
[11]	l. Pay	ment method	d (choose only one)							
	Seno Nam	d payment to ba	nk account via Electronic Fund			nk acc	count type	] Checking	□ S	avings
Bank routing numberBank account number										
Name on bank account			_ Do	пк рп	one number _					
	Seno	d payments to o	owner at address on record		-					
	Seno	d payments to a	in address other than the owner	'S						
	Nar	me (first, middle,	last or trust/company name)							Suffix
	Mai	ling address								
	City	I					State	ZIP	code	
	Pavec	if other than o	nwner					•		

[12]. Withholding notice and election (check the	e appropriate box)		
All, or part, of the payment you receive in connection outstanding loan indebtedness at the time of distributi	on, may be includable in your	gross income for tax purposes.	,
The taxable portion of the distribution is subject to fed elect not to have withholding apply to your distribution withheld from the taxable portion of your distribution a	by marking the appropriate b	nholding unless you elect not to have withhoux below. If an election is not made, federal	olding apply. You may income tax will be
If you elect not to have withholding apply or if you do tax. You may incur penalties under the estimated tax	not have enough federal incon rules if your withholding and e	ne tax withheld, you may be responsible for stimated tax payments are not sufficient.	payment of estimated
Yes, I do want to have federal income tax withher (10% is the minimum allowed).			
□ No, I <u>do not</u> want to have federal income tax wit	hheld from the taxable amoun	t of my disbursement.	
[13]. Replacement (This section must be completed	()		
Do you have existing life insurance or annuity contract	ts?	☐ Yes¹ ☐ No	
Will the annuity contract applied for replace or change	e existing contract or policies?	☐ Yes¹ ☐ No	
Amount of coverage inforce \$			
<sup>1</sup> Complete the replacement section that follows ar [www.allianzlife.com]).	nd include the appropriate re	eplacement forms for the state of sale (av	ailable at
[14]. Primary agent information			
Name (first, middle, last)			Suffix
Telephone number	% split	Agent number	
Florida license ID number			
Name (first, middle, last)			Suffix
Telephone number	% split	Agent number	
Florida license ID number			

#### [15]. Agreements and signatures

The following states require applicants to read and acknowledge the statement for your state below.

[Arkansas, Colorado, Louisiana, Maine, Ohio, Oklahoma, Tennessee, Virginia, and West Virginia: Any person who knowingly intends to defraud an insurance company, submits an application or files a statement of claim containing any false, incomplete, or misleading information, commits the crime of fraud, and may be subject to criminal prosecution and civil penalties. In ME, CO, and TN, additional penalties may include imprisonment, fines, or denial of insurance benefits. In CO, an insurer or insurance agent who knowingly provides false, incomplete, or misleading information to a policyholder or claimant to defraud or attempt to defraud the contract holder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the department of regulatory agencies.

**Connecticut:** I have received a copy of the disclosure material and understand that the results shown, other than the guaranteed minimum values, are not guarantees, promises, or warranties.

District of Columbia, Kentucky, New Mexico, and Pennsylvania: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or a statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

In DC, penalties may include imprisonment and/or fines, or denial of insurance benefits. In PA and NM, this activity subjects such a person to criminal and civil penalties.

**Florida:** Any person who knowingly and with intent to injure, defraud, or deceive any insurance company files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

**Maryland**: Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**New Jersey:** Any person who includes any false or misleading information on an application for an insurance contract is subject to criminal and civil penalties.]

Date signed \_\_\_\_\_

By signing below, the contract owner acknowledges the statements mentioned above and understands that or agrees to the following:

- All statements and answers given above are true and complete to the best of my knowledge;
- If proof of the annuitant's age is not given at the time of application, the annuitant will furnish the Company such proof before annuity payments begin;
- I understand that I may return my contract within the free look period (shown on the first page of my contract) if I am dissatisfied for any reason;
- I believe this annuity is suitable for my financial goals.

Signed at (city and state)

If the contract applied for is a fixed index product, I understand that while the values of this contract may be affected by an external index, the contract does not participate in any stock, bond, or equity investments. I also understand that I am not buying any bonds, shares of stock or shares of an index. Values shown, other than guaranteed minimum values, are not guaranteed promises or warranties.

Telephone authorization - By checking "yes," I authorize and direct Allianz to act on telephone or electronic instructions from the agent a anyone authorized by him/her. If the box is not checked, this authorization will be permitted for the contract owner only. Allianz will use reasonable procedures to confirm that these instructions are authorized as genuine. As long as these procedures are followed, Allianz and affiliates and their directors, trustees, officers, employees, representatives, and/or agents will be held harmless for any claim, liability, loss, cost. The electronic transaction privilege may be modified or withdrawn at the discretion of Allianz.	d its
Make all checks payable to Allianz. Do not make checks payable to an agency, broker, agent, or leave blank.	
Contract owner's signature(or trustee¹ or power of attorney², if applicable)	
Joint owner's signature(or trustee¹ or power of attorney², if applicable)	

1f trust owned, submit Trustee Representation form (available at [www.allianzlife.com])

Proposed annuitant's signature (if other than owner)

<sup>2</sup>If owner has granted a power of attorney, submit a copy of power of attorney paperwork. The Attorney-in-Fact must sign as follows: *Principal's name (usually the owner) by Attorney-in-Fact's name, Attorney in Fact.* 

To be answered by licensed resident agent: I certify that the statements of the applicant have been correctly recorded. To the best of my knowledge, the applicant: DOES DOES NOT have existing life insurance or annuity contracts; and the insurance applied for will not or will replace existing insurance.

**Connecticut:** I certify that the disclosure material has been presented to the applicant and a copy was provided to the applicant. I have not made statements which differ from this material nor have I made any promises about the future equity values of this contract.

Agent's signature

America

Company Tracking Number: IMMED-02 ET AL

TOI: A051 Individual Annuities - Immediate Non- Sub-TOI: A051.000 Annuities - Immediate Non-variable

Variable

Product Name: Immediate Income App Filing IMMED-02

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### **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number: ALLD-125992781 State: Arkansas

Filing Company: Allianz Life Insurance Company of North S

State Tracking Number:

41376

America

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# **Supporting Document Schedules**

**Review Status:** 

Satisfied -Name: Flesch Certification 01/16/2009

Comments:

**Attachments:** 

Certificate of Readability.pdf

Certificate of Compliance Reg 19 and 11-83 cert.pdf

Date: January 16, 2009



#### **CERTIFICATE OF READABILITY**

Contract Form	Flesch Score
IMMED-02	50

It is hereby certified that each policy form listed above meets the minimum reading ease score required in your state.

The Flesch score was calculated using the text of the entire form. ("Text" is as defined by state regulations).

Each form is readable and complies with all applicable state rules and regulations as to size of print, format and arrangement.

Martin G. Kline, AVP Product Development

MartinECCo

### **CERTIFICATE OF COMPLIANCE**

Allianz Life Insurance Company of North America hereby certifies that the policy forms listed below are in compliance with all of the requirements of Arkansas Rule and Regulation 19§10B as well as all applicable requirements of the Arkansas Insurance Department.

Allianz Life Insurance Company of North America also certifies that the guidelines of Arkansas Bulletin 11-83 have been reviewed relative to the forms listed below. The forms comply with all provisions of the Bulletin.

Allianz Life Insurance Company of North America

Martin G. Kline

AVP - Director of Product Filing

MartinEtCi

January 16, 2009

Contract Form Numbers: IMMED-02